

BANKING AND RAILWAY STATISTICS, IRELAND.

[DECEMBER, 1899.]

STATISTICS OF DEPOSITS AND CASH BALANCES IN JOINT STOCK BANKS; DEPOSITS IN POST OFFICE SAVINGS BANKS AND TRUSTEE SAVINGS BANKS; AMOUNT OF THE GOVERNMENT FUNDS, INDIA STOCKS AND GUARANTEED LAND STOCK; AND BANK NOTE CIRCULATION IN IRELAND, DECEMBER, 1899; ALSO WEEKLY TRAFFIC RECEIPTS OF IRISH RAILWAYS FOR THE YEARS 1898-99; AND RAILWAY TRAFFIC STATISTICS FOR EACH OF THE TEN YEARS, 1889-98.

Presented to Parliament by Command of Her Majesty.



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(DECEMBER)

1899.

TO

HIS EXCELLENCY GEORGE HENRY, EARL CADOGAN, K.G.,
 &c., &c., &c.,

LORD LIEUTENANT-GENERAL AND GENERAL GOVERNOR OF IRELAND.

MAY IT PLEASE YOUR EXCELLENCY,

I have the honour to submit to your Excellency the following Tables and remarks relative to Banking in Ireland, and to the amount of the Government Funds, India Stocks, and Guaranteed Land Stock upon which dividends are payable at the Bank of Ireland, together with information concerning the weekly traffic receipts of the Irish Railways for the years 1898-99, and an abstract of the principal railway statistics of Ireland for the ten years 1889-98. The Tables on these subjects are in continuation of those previously issued by this Department.

The information comprised in the Tables relating to Banking and Investment Statistics consists of the total of the deposits and cash balances in the Joint Stock Banks of Ireland on the 31st of December, 1899, and on the corresponding date in each preceding year since the year 1879 inclusive, compiled from confidential returns kindly furnished by the authorities of the various banks; the balance of deposits remaining in Post Office and Trustee Savings Banks on the 31st of December of each year since the year 1879 inclusive, derived from official sources; the total amount (on 31st December in each year since 1879) of Government Funds, India Stocks, and Guaranteed Land Stock,* on which dividends are

* See note (*) on page 14.

payable at the Bank of Ireland, with the amount of each description of Stock on 31st December, 1899, kindly supplied by the Governor of the Bank; and the average bank note circulation of the six banks of issue in Ireland in the month of December since 1889, compiled from the *Dublin Gazette*.

In addition to the tables here mentioned, others are inserted which afford half-yearly comparisons for 1899 and the preceding ten years under each of the heads referred to; these half-yearly comparisons help to correct any false impression which might be produced by information collected at a period of the year when the Christmas trade leads to an increased movement of money.

1. *Deposits and Cash Balances in Joint Stock Banks.*

The deposits and cash balances in the Joint Stock Banks, at the close of December, 1899, as shown in Table I., stood at £40,772,000 (exclusive of £2,155,000 Government and other Public Balances in the Bank of Ireland), as compared with £39,438,000 at the corresponding period in the year 1898, being an increase of £1,334,000, and showing an advance of £11,001,000, or 37 per cent., on the amount for December, 1887, since which period, comparing December with December, there has been a continuous annual increase. It will be seen from the Table that the amount under this heading in December last was also in excess of that for December in any of the 20 years preceding 1899: it was, in fact, the highest amount yet reached. In Table I. (A) the amounts of deposits and cash balances are compared by half-years: it shows that as usual there was an increase in December as compared with June.

TABLE I.—Showing amount of Deposits and Cash Balances in Joint Stock Banks, on 31st December, 1879–99, compiled from Returns furnished by the several Joint Stock Banks in Ireland.*

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1879, 31st December,	30,541,000	—	993,000
1880, "	29,746,000	—	795,000
1881, "	30,161,000	415,000	—
1882, "	32,746,000	2,585,000	—
1883, "	31,340,000	—	1,406,000
1884, "	30,627,000	—	713,000
1885, "	29,370,000	—	1,257,000
1886, "	30,172,000	802,000	—
1887, "	29,771,000	—	401,000
1888, "	30,979,000	1,308,000	—
1889, "	32,968,000	1,989,000	—
1890, "	33,325,000	357,000	—
1891, "	34,532,000	1,207,000	—
1892, "	35,375,000	843,000	—
1893, "	35,852,000	477,000	—
1894, "	37,607,000	1,755,000	—
1895, "	39,008,000	1,401,000	—
1896, "	39,238,000	230,000	—
1897, "	39,300,000	62,000	—
1898, "	39,438,000	138,000	—
1899, "	40,772,000	1,334,000	—

* The names and the dates of foundation of the Banks, the combined statistics of which are included in Tables I. and I. (A), are as follows:—

Name.	Established.	Name.	Established.
Bank of Ireland,	1783.	National Bank,	1835.
Northern Banking Company,	1824.	Ulster Bank,	1836.
Hibernian Bank,	1825.	Royal Bank of Ireland,	1836.
Provincial Bank of Ireland,	1825.	Munster & Leinster Bank,	1885.
Belfast Banking Company,	1827.		

TABLE I. (A.).

TABLE I. (A)—Showing amount of Deposits and Cash Balances in Joint Stock Banks, in the months of June and December, in the years 1889-99, compiled from Returns furnished by the several Joint Stock Banks in Ireland.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1889, 30th June, .	31,205,000	226,000	—
„ 31st December,	32,968,000	1,763,000	—
1890, 30th June, .	33,061,000	93,000	—
„ 31st December,	33,325,000	264,000	—
1891, 30th June, .	33,700,000	375,000	—
„ 31st December,	34,532,000	832,000	—
1892, 30th June, .	34,565,000	33,000	—
„ 31st December,	35,375,000	810,000	—
1893, 30th June, .	34,637,000	—	738,000
„ 31st December,	35,852,000	1,215,000	—
1894, 30th June, .	35,430,000	—	422,000
„ 31st December,	37,607,000	2,177,000	—
1895, 30th June, .	37,491,000	—	116,000
„ 31st December,	39,008,000	1,517,000	—
1896, 30th June, .	38,758,000	—	250,000
„ 31st December,	39,238,000	480,000	—
1897, 30th June, .	38,564,000	—	674,000
„ 31st December,	39,300,000	736,000	—
1898, 30th June, .	38,973,000	—	327,000
„ 31st December,	39,438,000	465,000	—
1899, 30th June, .	39,840,000	402,000	—
„ 31st December,	40,772,000	932,000	—

2. Savings Banks.

The balances of deposits in Savings Banks consist of two groups—those in the Post Office Savings Banks which are set out in Table II., and those in Trustee Savings Banks, shown in Table III.

It will be observed from Table II. that on the 31st December last the estimated balances in the Post Office Savings Banks in Ireland amounted to £7,717,000 as compared with £7,225,000 for the corresponding date in 1898, being an increase of £492,000, an addition, which is under the increase in any of the five years 1894-8 (which increases ranged from £519,000 in 1898 to £634,000 in 1894), but is far above the highest increase in any other year since the establishment of these Banks.

TABLE II.—Showing Estimated Balances, at the undermentioned dates, in Post Office Savings Banks in Ireland; compiled from Returns furnished by the Controller, Post Office Savings Bank Department.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1879, 31st December,	1,417,000	91,000	—
1880, "	1,556,000	139,000	—
1881, "	1,723,000	167,000	—
1882, "	1,925,000	202,000	—
1883, "	2,052,000	127,000	—
1884, "	2,224,000	172,000	—
1885, "	2,438,000	214,000	—
1886, "	2,703,000	265,000	—
1887, "	2,932,000	229,000	—
1888, "	3,239,000	307,000	—
1889, "	3,462,000	223,000	—
1890, "	3,723,000	261,000	—
1891, "	3,966,000	243,000	—
1892, "	4,204,000	238,000	—
1893, "	4,343,000	139,000	—
1894, "	4,977,000	634,000	—
1895, "	5,603,000	626,000	—
1896, "	6,153,000	550,000	—
1897, "	6,706,000	553,000	—
1898, "	7,225,000	519,000	—
1899, "	7,717,000	492,000	—

Table II. (A) shows by half-years, since June, 1889, the accumulation of deposits in the Post Office Savings Banks. From this Table it appears that, with the exception of the first six months of 1893, there has been a steady increase in each half-year, the amount to the credit of depositors reaching its maximum in December last, when the balance showed an increase of £172,000 as compared with the amount in June, 1899.

TABLE II. (A)—Showing Estimated Balance, at the undermentioned dates, in Post Office Savings Banks in Ireland; compiled from Returns furnished by the Controller, Post Office Savings Bank Department.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1889, 30th June, .	3,372,000	133,000	—
„ 31st December,	3,462,000	90,000	—
1890, 30th June, .	3,585,000	123,000	—
„ 31st December,	3,723,000	138,000	—
1891, 30th June, .	3,878,000	155,000	—
„ 31st December,	3,966,000	88,000	—
1892, 30th June, .	4,069,000	103,000	—
„ 31st December,	4,204,000	135,000	—
1893, 30th June, .	4,155,000	—	49,000
„ 31st December,	4,343,000	188,000	—
1894, 30th June, .	4,687,000	344,000	—
„ 31st December,	4,977,000	290,000	—
1895, 30th June, .	5,337,000	360,000	—
„ 31st December,	5,603,000	266,000	—
1896, 30th June, .	5,919,000	316,000	—
„ 31st December,	6,153,000	234,000	—
1897, 30th June, .	6,443,000	290,000	—
„ 31st December,	6,706,000	263,000	—
1898, 30th June, .	6,957,000	251,000	—
„ 31st December,	7,225,000	268,000	—
1899, 30th June, .	7,545,000	320,000	—
„ 31st December,	7,717,000	172,000	—

... Table III. shows the amount of deposits at the end of each year in Trustee Savings Banks.

It will be observed that for the last six years there has been a continuous increase in the balance in these institutions, and that the amount on 31st December last (£2,318,000) was £43,000 over that for the preceding year—which was the highest amount for any of the twenty years 1879–98—and £442,000, or 23·6 per cent., in excess of the balance in December 1893.

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[TABLE III.]

TABLE III.—Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller-General, National Debt Office, London.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1879, 31st December,	2,098,000	—	62,000
1880, "	2,079,000	—	19,000
1881, "	2,042,000	—	37,000
1882, "	2,078,000	36,000	—
1883, "	2,060,000	—	18,000
1884, "	2,097,000	37,000	—
1885, "	1,981,000	—	116,000
1886, "	2,007,000	26,000	—
1887, "	2,043,000	36,000	—
1888, "	2,029,000	—	14,000
1889, "	2,042,000	13,000	—
1890, "	1,973,000	—	69,000
1891, "	1,966,000	—	7,000
1892, "	1,967,000	1,000	—
1893, "	1,876,000	—	91,000
1894, "	1,982,000	106,000	—
1895, "	2,075,000	93,000	—
1896, "	2,166,000	91,000	—
1897, "	2,236,000	70,000	—
1898, "	2,275,000	39,000	—
1899, "	2,318,000	43,000	—

Table III. (A) gives information by half-years from 1889 to 1899 for the Trustee Savings Banks. There was an increase of £11,000 in the half-year ended

December, 1899, following an increase of £32,000 in the preceding half-year.

TABLE III. (A).--Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller-General, National Debt Office, London.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1889, 30th June, .	2,028,000	—	1,000
„ 31st December,	2,042,000	14,000	—
1890, 30th June, .	2,035,000	—	7,000
„ 31st December,	1,973,000	—	62,000
1891, 30th June, .	1,972,000	—	1,000
„ 31st December,	1,966,000	—	6,000
1892, 30th June, .	1,958,000	—	8,000
„ 31st December,	1,967,000	9,000	—
1893, 30th June, .	1,856,000	—	111,000
„ 31st December,	1,876,000	20,000	—
1894, 30th June, .	1,940,000	64,000	—
„ 31st December,	1,982,000	42,000	—
1895, 30th June, .	2,034,000	52,000	—
„ 31st December,	2,075,000	41,000	—
1896, 30th June, .	2,128,000	53,000	—
„ 31st December,	2,166,000	38,000	—
1897, 30th June, .	2,211,000	45,000	—
„ 31st December,	2,236,000	25,000	—
1898, 30th June, .	2,249,000	13,000	—
„ 31st December,	2,275,000	26,000	—
1899, 30th June, .	2,307,000	32,000	—
„ 31st December,	2,318,000	11,000	—

The progress of the accumulation of small savings in Post Office and Trustee Banks in Ireland combined, is shown in Tables IV. and IV. (A.) From Table IV. it will be seen that although not as great as in any of the five years preceding, since the first of which there has been a gradual lessening in the amount of the annual increase, still the addition to the savings during the year was large, and far above the average, the total amount in the Savings Banks in Ireland being £10,085,000 in December, 1899, as compared with £9,500,000 for the corresponding period of the year 1898, being an increase of £585,000 for the year.

It will also be observed that there has been an increase in each year since 1878, and that the balance in Savings Banks on the 31st December last, was nearly treble the amount to the credit of depositors at the close of the year 1879, the first year for which statistics are given in the Table. It may be added that it is the highest amount of which there is record.

TABLE IV.—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II. and III.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1879, 31st December,	3,515,000	29,000.	—
1880, "	3,635,000	120,000	—
1881, "	3,765,000	130,000	—
1882, "	4,003,000	238,000	—
1883, "	4,112,000	109,000	—
1884, "	4,321,000	209,000	—
1885, "	4,419,000	98,000	—
1886, "	4,710,000	291,000	—
1887, "	4,975,000	265,000	—
1888, "	5,268,000	293,000	—
1889, "	5,504,000	236,000	—
1890, "	5,696,000	192,000	—
1891, "	5,932,000	236,000	—
1892, "	6,171,000	239,000	—
1893, "	6,219,000	48,000	—
1894, "	6,959,000	740,000	—
1895, "	7,678,000	719,000	—
1896, "	8,319,000	641,000	—
1897, "	8,942,000	623,000	—
1898, "	9,500,000	558,000	—
1899, "	10,035,000	535,000	—

Table IV. (A), in which the amount of small savings is set forth by half-years for the past eleven years, shows that during that period, with the exception of the first half of the year 1893, the half-yearly balances in Savings Banks in Ireland continuously increased. The increase in the six months ended 31st December last is under that for any of the half-years since the first half of 1893, and much below the increase in some of those periods; but it is greater than the increase in any of the half-yearly periods in the four earlier years covered by the Table.

TABLE IV. (A)—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II, (A) and III. (A).

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1889, 30th June, .	5,400,000	132,000	-
" 31st December,	5,504,000	104,000	-
1890, 30th June, .	5,620,000	116,000	-
" 31st December,	5,696,000	76,000	-
1891, 30th June, .	5,850,000	154,000	-
" 31st December,	5,932,000	82,000	-
1892, 30th June, .	6,027,000	95,000	-
" 31st December,	6,171,000	144,000	-
1893, 30th June, .	6,011,000	-	160,000
" 31st December,	6,219,000	208,000	-
1894, 30th June, .	6,627,000	408,000	-
" 31st December,	6,959,000	332,000	-
1895, 30th June, .	7,371,000	412,000	-
" 31st December,	7,678,000	307,000	-
1896, 30th June, .	8,047,000	369,000	-
" 31st December,	8,319,000	272,000	-
1897, 30th June, .	8,654,000	335,000	-
" 31st December,	8,942,000	288,000	-
1898, 30th June, .	9,206,000	264,000	-
" 31st December,	9,500,000	294,000	-
1899, 30th June, .	9,852,000	352,000	-
" 31st December,	10,035,000	183,000	-

3. *Government Funds, India Stocks, and Guaranteed Land Stock.**

It will be seen from Table V. that on the 31st December last the total amount of the Government Funds, India Stocks, and Guaranteed Land Stock* on which dividends are payable at the Bank of Ireland, was £26,758,000, or £1,498,000 over the amount for the close of the year 1898, and £2,403,000 in excess of that for December, 1897. With reference to these increases it is to be noted that the amount of Guaranteed Land Stock for 31st December last was £6,768,000, against £4,735,000 for the corresponding day of the preceding year, and £3,235,000 for the last day of 1897.

* Guaranteed Land Stock was created in 1892.

TABLE V.—Showing the Amount of the Government Funds, India Stocks, and Guaranteed Land Stock in Ireland at the under-mentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1879, 31st December,	32,440,000	603,000	—
1880, "	32,395,000	—	45,000
1881, "	31,611,000	—	784,000
1882, "	31,804,000	193,000	—
1883, "	30,942,000	—	862,000
1884, "	30,537,000	—	405,000
1885, "	29,689,000	—	848,000
1886, "	30,080,000	391,000	—
1887, "	29,839,000	—	241,000
1888, "	28,669,000*	—	1,170,000*
1889, "	27,898,000†	—	771,000†
1890, "	26,610,000	—	1,288,000
1891, "	25,784,000	—	826,000
1892, "	25,198,000	—	586,000
1893, "	24,509,000	—	689,000
1894, "	26,000,000	1,491,000	—
1895, "	25,406,000	—	594,000
1896, "	24,486,000	—	920,000
1897, "	24,355,000	—	131,000
1898, "	25,260,000	905,000	—
1899, "	26,758,000	1,498,000	—

The following statement shows in round numbers the amount of each of the several descriptions of Stock included in the total amount given above for December, 1899 :—

2½ per cent. Consols (1903),	£15,967,000
2½ per cent. Stock,	302,000
2½ " " (1905),	50,000
Local Loans, 3 per cent.,	329,000
India 3½ per cent. Stock,	2,551,000
" 3 " " "	1,304,000
" 2½ " " "	87,000
Guaranteed Land Stock (2½ per cent.),	6,768,000
Total,	£26,768,000

Table V. (A), made up by half-years, shows an increase of £686,000 in December, 1899, as compared with the close of the previous half-year, at which date the amount was £812,000 over that for the 31st December, 1898.

* India 4 per cent. Stock ceased to bear interest on the 5th October, 1888, and was paid off.

† Reduced 3 per cent. Stock and 3 per cent. Consols ceased to bear interest on the 5th July, 1889.

[TABLE V. (A.)

TABLE V. (A)—Showing the Amount of Government Funds, India Stocks and Guaranteed Land Stock, in Ireland at the undermentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1889, 30th June, .	28,219,000	—	450,000
„ 31st December,	27,898,000*	—	321,000*
1890, 30th June, .	27,517,000	—	331,000
„ 31st December,	26,610,000	—	907,000
1891, 30th June, .	26,609,000	—	1,000
„ 31st December,	25,784,000	—	825,000
1892, 30th June, .	26,042,000	258,000	—
„ 31st December,	25,198,000	—	844,000
1893, 30th June, .	25,283,000	85,000	—
„ 31st December,	24,509,000	—	774,000
1894, 30th June, .	25,375,000	866,000	—
„ 31st December,	26,000,000	625,000	—
1895, 30th June, .	25,824,000	—	176,000
„ 31st December,	25,406,000	—	418,000
1896, 30th June, .	24,776,000	—	630,000
„ 31st December,	24,486,000	—	290,000
1897, 30th June, .	24,216,000	—	270,000
„ 31st December,	24,355,000	139,000	—
1898, 30th June, .	24,554,000	199,000	—
„ 31st December,	25,260,000	706,000	—
1899, 30th June, .	26,072,000	812,000	—
„ 31st December,	26,758,000	686,000	—

4. Bank Note Circulation.

Dealing with the Bank Note circulation in a manner similar to that adopted with regard to the question of deposits and cash balances, it will be seen from Table VI. that there was an increase of £413,000 in the average circulation in December last as compared with that for December, 1898, following a decrease of £67,000 in that month as compared with December, 1897. The average circulation (£6,814,000) for December last was greater than that for the corresponding month in any previous year since 1890, in December of which year the amount was £7,098,000.

* See note (†), page 15.

TABLE VI.—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland in December of the years 1889-99 ; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.*

PERIOD.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1889, December, .	7,090,000	381,000	—
1890, „ .	7,098,000	8,000	—
1891, „ .	6,643,000	—	455,000
1892, „ .	6,287,000	—	356,000
1893, „ .	6,536,000	249,000	—
1894, „ .	6,501,000	—	35,000
1895, „ .	6,459,000	—	42,000
1896, „ .	6,412,000	—	47,000
1897, „ .	6,468,000	56,000	—
1898, „ .	6,401,000	—	67,000
1899, „ .	6,814,000	413,000	—

It will be observed from Table VI. (A.) that the usual increase of note circulation in December, as compared with June, took place in the year 1899 ; the increase on this occasion was £823,000, which is £162,000 over the increase in December, 1898, as compared with June of that year, and far above the increase in the second half of any of the years 1889-97.

* There are Six Banks in Ireland authorized to issue Notes, the statistics of which are included in this table. The total authorized issue of Notes for these Banks is £6,354,494.

[TABLE VI. (A.)

TABLE VI. (A).—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland, in the months of June and December of the years 1889-99; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.*

Periods.	Amount.	Increase.	Decrease.
	£	£	£
1889, June, .	6,515,000	—	194,000
„ December, .	7,090,000	575,000	—
1890, June, .	6,634,000	—	456,000
„ December, .	7,098,000	464,000	—
1891, June, .	6,165,000	—	933,000
„ December, .	6,643,000	478,000	—
1892, June, .	5,965,000	—	678,000
„ December, .	6,227,000	322,000	—
1893, June, .	6,088,000	—	199,000
„ December, .	6,536,000	448,000	—
1894, June, .	6,007,000	—	529,000
„ December, .	6,501,000	494,000	—
1895, June, .	6,248,000	—	253,000
„ December, .	6,459,000	211,000	—
1896, June, .	5,918,000	—	541,000
„ December, .	6,412,000	494,000	—
1897, June, .	5,858,000	—	554,000
„ December, .	6,468,000	610,000	—
1898, June, .	5,740,000	—	728,000
„ December, .	6,401,000	661,000	—
1899, June, .	5,991,000	—	410,000
„ December, .	6,814,000	823,000	—

* See note, p. 17.

The results of the analysis of the foregoing Tables are :—

- 1st. That in December, 1899, there was an increase of Deposits and Cash Balances in the Irish Joint Stock Banks as compared with the corresponding period in 1898, amounting to £1,334,000, and that the amount of such Deposits and Cash Balances in December last was the highest yet recorded.
- 2nd. That there was an increase of £932,000 in Deposits and Cash Balances in the Irish Joint

Stock Banks in December, 1899, as compared with June of that year.

- 3rd. That there was an increase of £535,000 in the Deposits in Savings Banks in Ireland in December, 1899, as compared with the close of the year 1898, there having been an increase of £492,000 in the sum in the Post Office Savings Banks, and an increase of £43,000 in the amount in the Trustee Banks.
- 4th. That there was an increase of £183,000 in the Deposits in Savings Banks in December, 1899, as compared with the amount for June in that year.
- 5th. That the amount (in December, 1899) of Government Funds, India Stocks, and Guaranteed Land Stock on which dividends are payable at the Bank of Ireland, shows an increase of £1,498,000 as compared with the amount at the close of the preceding year.
- 6th. That in December, 1899, there was an increase of £686,000 in the amount of Government Funds, India Stocks, and Guaranteed Land Stock on which dividends are payable at the Bank of Ireland, as compared with June of the same year.
- 7th. That in December, 1899, there was an increase of £413,000 in the average amount of Bank Note circulation, as compared with the circulation in the corresponding period of 1898.
- 8th. That there was an increase of £823,000 in the Bank Note circulation in December, 1899, as compared with June of the same year.

5. *Railway Statistics.*

Table VII., compiled from Returns furnished by the authorities of the several Companies, gives the receipts of Irish Railways, week by week, for the year 1899 compared with those for 1898.

A review of the weekly traffic returns shows that in 44 weeks the receipts exceeded those for the corresponding weeks of the year 1898, and in 8 weeks the receipts were below those for the corresponding periods, with the net result that in the year there was an increase of £110,570, or 3·2 per cent., as compared with the amount received in the preceding year. The total receipts for the year 1899 (52 weeks) were £3,603,959, as against £3,493,389 in 1898, £3,442,036 in 1897, £3,387,409 in 1896, £3,368,282 in 1895, £3,303,739 in 1894, £3,181,043 in 1893, £3,103,651 in 1892, and £3,147,458 in 1891, when the receipts were higher than those for any previous year.

Table VIII. gives some of the principal statistics of Irish Railways during the ten years 1889-98, for comparison with the aggregate amounts given in Table VII. for 1898-99.

The figures in Table VIII. show the revised amounts as given in the reports of the Board of Trade. The unrevised receipts compiled from the weekly returns furnished to this office by the Railway Companies are slightly in excess of the revised amounts, apparently owing to their including some miscellaneous items which do not properly come within the term "traffic receipts"; the difference, however, is small in proportion to the total amount.

[Continued on p. 22.]

TABLE VIII.—RAILWAY TRAFFIC STATISTICS, IRELAND, 1882-93.

(Compiled from Returns issued by the Board of Trade.)

Year.	Length of Lines open.	Number of Passengers.	RECEIPTS.					
			Passenger Traffic and Goods.	Goods Traffic.	Total.	Actual Income.	Actual Expenditure.	Average Receipts per Mile.
	Miles.		£	£	£	£	£	£
1882	3,643	25,205,000	1,265,000	1,309,000	2,574,000	181,000	—	1,130
1883	3,643	25,321,000	1,675,000	1,613,000	3,288,000	81,000	—	1,181
1884	3,668	25,423,000	1,673,000	1,485,000	3,158,000	75,000	—	1,169
1885	3,680	24,664,000	1,865,000	1,603,000	3,468,000	—	33,000	1,148
1886	3,751	25,324,000	1,760,000	1,441,000	3,201,000	53,000	—	1,146
1887	3,814	25,573,000	1,758,000	1,546,000	3,304,000	138,000	—	1,166
1888	3,943	25,390,000	1,808,000	1,544,000	3,352,000	67,000	—	1,139
1889	3,932	25,717,000	1,833,000	1,536,000	3,369,000	30,000	—	1,151
1890	3,952	25,194,000	1,437,000	1,397,000	2,834,000	61,000	—	1,125
1891	3,991	25,322,000	1,480,000	1,313,000	2,793,000	26,000	—	1,168

In conclusion, I have to return my thanks to the Authorities of the various Joint Stock Banks of Ireland, and of the Post Office Savings Bank Department; the Comptroller-General of the National Debt Office; the Governor of the Bank of Ireland, and the Chairmen and Directors of the several Railway Companies, for the valuable information which they so promptly afforded in connexion with the compilation of these Statistics for your Excellency.

I have the honour to remain,

Your Excellency's faithful servant,

ROBERT E. MATHESON,

Registrar-General.

GENERAL REGISTER OFFICE,

CHARLEMONT HOUSE,

Dublin, 8th March, 1900.

DUBLIN CASTLE,

10th March, 1900.

SIR,

I have to acknowledge the receipt of your Letter of the 8th instant, forwarding, for submission to His Excellency the Lord Lieutenant, the Banking and Railway Statistics, December, 1899.

I am,

Sir,

Your obedient Servant,

D. HARREL

The Registrar-General,

Charlemont House,

Rutland-square.

BANKING AND RAILWAY STATISTICS IRELAND (DECEMBER), 1899.

TABLE VII.—COMPARATIVE RETURN WEEKLY RAILWAY RECEIPTS IN IRELAND FOR THE YEARS 1898-99.

No. of the Railways in the State.	Date of Week ending (1899).	Returns for Week.						No. of Receipts in 1899.	Accounts Received to Date from beginning of Year.					
		Total.		Increase in 1899 as compared with 1898.		Decrease in 1899 as compared with 1898.			Total.		Excess in 1899 as compared with 1898.		Decrease in 1899 as compared with 1898.	
		1898.	1899.	Total.	Per Cent.	Total.	Per Cent.		1898.	1899.	Total.	Per Cent.		
<i>Friday.</i>														
1 st January	6,	51,701	51,233	2,823	5.5	—	—	130	12	51,701	54,833	3,132	6.0	—
2 nd "	13	55,933	55,685	784	1.3	—	—	131	18	107,634	111,516	3,882	3.5	—
3 rd "	20	55,903	54,999	—	—	1,063	1.8	132	25	163,537	166,517	2,980	1.8	—
4 th "	27	55,402	56,336	—	—	144	0.2	133	32	218,939	222,478	3,539	1.6	—
5 th January	3	57,324	56,528	1,194	2.1	—	—	134	39	276,263	281,007	4,744	1.7	—
6 th "	10	59,756	59,787	31	0.1	—	—	135	46	336,019	340,751	4,732	1.4	—
7 th "	17	57,311	56,968	—	—	329	1.1	136	53	393,330	397,689	4,359	1.1	—
8 th "	24	56,220	55,614	694	1.3	—	—	137	60	449,550	453,827	4,277	0.9	—
9 th "	31	55,704	55,948	1,244	2.0	—	—	138	67	505,254	509,786	4,532	0.9	—
10 th January	7	55,414	55,087	343	0.4	—	—	139	74	560,668	565,319	4,651	0.8	—
11 th "	14	54,999	55,238	239	0.5	—	—	140	81	616,167	620,970	4,803	0.8	—
12 th "	21	55,327	55,257	1,449	2.6	—	—	141	88	671,494	676,273	4,779	0.7	—
13 th "	28	55,304	55,000	346	0.6	—	—	142	95	726,898	731,702	4,804	0.7	—
14 th January	4	57,144	56,767	6,028	14.0	—	—	143	102	782,302	787,106	4,804	0.6	—
15 th "	11	57,459	57,074	—	—	4,815	8.7	144	109	837,751	842,510	4,759	0.6	—
16 th "	18	57,412	56,768	347	0.6	—	—	145	116	893,163	897,919	4,756	0.5	—
17 th "	25	57,008	56,989	—	—	5,100	7.1	146	123	948,572	953,328	4,756	0.5	—
18 th January	1	57,116	56,989	—	—	124	0.2	147	130	1,003,986	1,008,742	4,756	0.5	—
19 th "	8	56,630	56,716	5,085	4.5	—	—	148	137	1,059,416	1,064,172	4,756	0.4	—
20 th "	15	56,578	56,106	1,776	2.7	—	—	149	144	1,114,846	1,119,602	4,756	0.4	—
21 st January	22	56,538	56,654	5,085	10.6	—	—	150	151	1,170,276	1,175,032	4,756	0.4	—
22 nd "	29	56,525	56,417	5,085	9.7	—	—	151	158	1,225,706	1,230,462	4,756	0.4	—
23 rd January	5	56,517	56,542	5,085	9.3	—	—	152	165	1,281,136	1,285,892	4,756	0.4	—
24 th "	12	56,438	56,458	5,085	4.3	—	—	153	172	1,336,566	1,341,322	4,756	0.4	—
25 th "	19	56,483	56,483	5,085	7.9	—	—	154	179	1,391,996	1,396,752	4,756	0.4	—
26 th "	26	56,558	56,551	5,085	14.9	—	—	155	186	1,447,426	1,452,182	4,756	0.4	—
27 th January	3	57,123	56,843	1,751	1.8	—	—	156	193	1,502,856	1,507,612	4,756	0.4	—
28 th "	10	57,244	56,850	3,234	2.9	—	—	157	200	1,558,286	1,563,042	4,756	0.4	—
29 th "	17	57,444	57,514	3,990	8.0	—	—	158	207	1,613,716	1,618,472	4,756	0.4	—
30 th "	24	57,477	57,596	5,115	7.1	—	—	159	214	1,669,146	1,673,902	4,756	0.4	—
31 st January	31	57,809	57,832	5,085	8.9	—	—	160	221	1,724,576	1,729,332	4,756	0.4	—
1 st February	7	57,412	57,412	5,115	8.4	—	—	161	228	1,780,006	1,784,762	4,756	0.4	—
2 nd "	14	57,412	57,412	5,115	8.4	—	—	162	235	1,835,436	1,840,192	4,756	0.4	—
3 rd "	21	57,412	57,412	5,115	8.4	—	—	163	242	1,890,866	1,895,622	4,756	0.4	—
4 th "	28	57,412	57,412	5,115	8.4	—	—	164	249	1,946,296	1,951,052	4,756	0.4	—
5 th February	5	57,412	57,412	5,115	8.4	—	—	165	256	2,001,726	2,006,482	4,756	0.4	—
6 th "	12	57,412	57,412	5,115	8.4	—	—	166	263	2,057,156	2,061,912	4,756	0.4	—
7 th "	19	57,412	57,412	5,115	8.4	—	—	167	270	2,112,586	2,117,342	4,756	0.4	—
8 th "	26	57,412	57,412	5,115	8.4	—	—	168	277	2,168,016	2,172,772	4,756	0.4	—
9 th February	5	57,412	57,412	5,115	8.4	—	—	169	284	2,223,446	2,228,202	4,756	0.4	—
10 th "	12	57,412	57,412	5,115	8.4	—	—	170	291	2,278,876	2,283,632	4,756	0.4	—
11 th "	19	57,412	57,412	5,115	8.4	—	—	171	298	2,334,306	2,339,062	4,756	0.4	—
12 th "	26	57,412	57,412	5,115	8.4	—	—	172	305	2,389,736	2,394,492	4,756	0.4	—
13 th February	5	57,412	57,412	5,115	8.4	—	—	173	312	2,445,166	2,449,922	4,756	0.4	—
14 th "	12	57,412	57,412	5,115	8.4	—	—	174	319	2,499,596	2,504,352	4,756	0.4	—
15 th "	19	57,412	57,412	5,115	8.4	—	—	175	326	2,555,026	2,559,782	4,756	0.4	—
16 th "	26	57,412	57,412	5,115	8.4	—	—	176	333	2,610,456	2,615,212	4,756	0.4	—
17 th February	5	57,412	57,412	5,115	8.4	—	—	177	340	2,665,886	2,670,642	4,756	0.4	—
18 th "	12	57,412	57,412	5,115	8.4	—	—	178	347	2,721,316	2,726,072	4,756	0.4	—
19 th "	19	57,412	57,412	5,115	8.4	—	—	179	354	2,776,746	2,781,502	4,756	0.4	—
20 th "	26	57,412	57,412	5,115	8.4	—	—	180	361	2,832,176	2,836,932	4,756	0.4	—
21 st February	5	57,412	57,412	5,115	8.4	—	—	181	368	2,887,606	2,892,362	4,756	0.4	—
22 nd "	12	57,412	57,412	5,115	8.4	—	—	182	375	2,943,036	2,947,792	4,756	0.4	—
23 rd "	19	57,412	57,412	5,115	8.4	—	—	183	382	2,998,466	3,003,222	4,756	0.4	—
24 th "	26	57,412	57,412	5,115	8.4	—	—	184	389	3,053,896	3,058,652	4,756	0.4	—
25 th February	5	57,412	57,412	5,115	8.4	—	—	185	396	3,109,326	3,114,082	4,756	0.4	—
26 th "	12	57,412	57,412	5,115	8.4	—	—	186	403	3,164,756	3,169,512	4,756	0.4	—
27 th "	19	57,412	57,412	5,115	8.4	—	—	187	410	3,220,186	3,224,942	4,756	0.4	—
28 th "	26	57,412	57,412	5,115	8.4	—	—	188	417	3,275,616	3,280,372	4,756	0.4	—
29 th February	5	57,412	57,412	5,115	8.4	—	—	189	424	3,331,046	3,335,802	4,756	0.4	—
1 st March	12	57,412	57,412	5,115	8.4	—	—	190	431	3,386,476	3,391,232	4,756	0.4	—
2 nd "	19	57,412	57,412	5,115	8.4	—	—	191	438	3,441,906	3,446,662	4,756	0.4	—
3 rd "	26	57,412	57,412	5,115	8.4	—	—	192	445	3,497,336	3,502,092	4,756	0.4	—

* Owing to the closing of Accounts at the end of the Calendar Month, the week referred to the 1st, 2nd, 29th, 30th, 31st and 32nd weeks, respectively, by some of the Railways, do not in all cases represent the receipts for one day.
1. Week Week.